

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melissa A. Sock  
Debtor

Case No. 20-00816-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 44

Date Rcvd: Jul 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2020.

db #Melissa A. Sock, 502 Front St, Warrior Run, PA 18706-1136  
cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101  
5308333 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853  
5308301 Barclays Bank Delaware, c/o Phillips & Cohen Assoc LTD Mail, 1002 Justison St Stop 661,  
Wilmington, DE 19801-5148  
5308303 Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441  
5308304 Bryan J. Polas, Esquire, 501 Corporate Drive Southpoint Ctr, Ste 205,  
Canonsburg, PA 15317  
5308298 Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588  
5308311 Dressbarn, Retail Services, PO Box 30258, Salt Lake City, UT 84130-0258  
5308313 GM Financial Leasing, PO Box 100, Williamsville, NY 14231-0100  
5308314 GM Financial Leasing, PO Box 181145, Arlington, TX 76096-1145  
5308317 MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
5308319 Northstar Location Services, LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943  
5308321 Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188  
5308323 Quicken Loans, PO Box 442359, Detroit, MI 48244-2359  
5308296 Sock Kiley T, 502 Front St, Warrior Run, PA 18706-1136  
5308297 Sock Melissa A, 502 Front St, Warrior Run, PA 18706-1136  
5308325 TD Bank USA NA, 700 Target Pkwy, Brooklyn Park, MN 55445  
5308326 The Palms Ctry Club & Resort Condominium, Maintenance Fee Department, PO Box 8526,  
Coral Springs, FL 33075-8526

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5308300 EDI: ARSN.COM Jul 08 2020 23:38:00 ARS National Services, PO Box 469046,  
Escondido, CA 92046-9046  
5308299 E-mail/Text: mnapoletano@ars-llc.biz Jul 08 2020 19:38:01 Ability Recovery Services LLC,  
PO Box 4262, Scranton, PA 18505-6262  
5308302 EDI: TSYS2.COM Jul 08 2020 23:38:00 Barclays Bank Delaware, PO Box 8803,  
Wilmington, DE 19899-8803  
5308306 EDI: CAPITALONE.COM Jul 08 2020 23:38:00 Capital One, PO Box 85619,  
Richmond, VA 23285-5619  
5308305 EDI: CAPITALONE.COM Jul 08 2020 23:38:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
5308328 EDI: BL-BECKET.COM Jul 08 2020 23:38:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
5308308 +E-mail/Text: mediamanagers@clientservices.com Jul 08 2020 19:37:38 Client Services, Inc.,  
3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816  
5308309 EDI: WFNNB.COM Jul 08 2020 23:38:00 Comenity Bank/Victoria's Secret, PO Box 182273,  
Columbus, OH 43218-2273  
5308310 EDI: WFNNB.COM Jul 08 2020 23:38:00 Comenity Capital Bank/Zales Jewelers, PO Box 183003,  
Columbus, OH 43218-3003  
5308338 EDI: CRFRSTNA.COM Jul 08 2020 23:38:00 Credit First NA, PO Box 818011,  
Cleveland, OH 44181-8011  
5308312 EDI: FSAE.COM Jul 08 2020 23:38:00 FirstSource Advantage LLC, 205 Bryant Woods S,  
Amherst, NY 14228-3609  
5308307 EDI: JPMORGANCHASE Jul 08 2020 23:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
5308315 E-mail/Text: bncnotices@becket-lee.com Jul 08 2020 19:37:42 Kohls/Captial One,  
PO Box 3115, Milwaukee, WI 53201-3115  
5308316 EDI: CRFRSTNA.COM Jul 08 2020 23:38:00 Kost Tire & Auto Services, c/o CFNA,  
PO Box 81315, Cleveland, OH 44181-0315  
5308336 +EDI: MID8.COM Jul 08 2020 23:38:00 Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011  
5308331 +EDI: MID8.COM Jul 08 2020 23:38:00 Midland Funding, LLC,  
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,  
Warren, MI 48090-2011  
5308318 EDI: NAVIENTFKASMSERV.COM Jul 08 2020 23:38:00 Navient, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
5308337 EDI: NAVIENTFKASMSERV.COM Jul 08 2020 23:38:00 Navient Solutions, LLC on behalf of,  
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
5308320 EDI: PRA.COM Jul 08 2020 23:38:00 Portfolio Recovery Associates, LLC, Disputes Department,  
140 Corporate Blvd, Norfolk, VA 23502-4952  
5308332 EDI: PRA.COM Jul 08 2020 23:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
5308327 +EDI: PRA.COM Jul 08 2020 23:38:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5308330 +E-mail/Text: bankruptcynotices@psecu.com Jul 08 2020 19:37:59 PSECU, PO BOX 67013,  
HARRISBURG, PA 17106-7013  
5308322 E-mail/Text: bankruptcynotices@psecu.com Jul 08 2020 19:37:58 PSECU, 1500 Elmerton Ave,  
Harrisburg, PA 17110-9214  
5308329 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 08 2020 19:37:55 Quicken Loans Inc.,  
635 Woodward Avenue, Detroit, MI 48226-3408  
5308324 EDI: RMSC.COM Jul 08 2020 23:38:00 Synchrony Bank/JCP, PO Box 965007,  
Orlando, FL 32896-5007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5308335 EDI: ECAST.COM Jul 08 2020 23:38:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5308334\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

David J. Harris on behalf of Debtor 1 Melissa A. Sock dh@lawofficeofdavidharris.com,  
davidharrisesqign@gmail.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfcbis.com/psheldon@sheilslaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing  
ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Melissa A. Sock**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3864

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

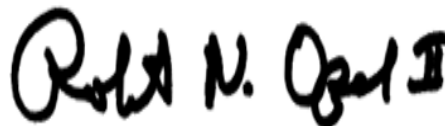
Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-00816-RNO

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Melissa A. Sock  
aka Melissa Elliott**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: RyanEshelman, Deputy Clerk7/8/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**